EXHIBIT

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Health Net of the Northeast, Inc. One Far Mill Crossing P.O. Box 904 Shelton, CT 08484-0944

www.healthnet.com

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April 16, 2010

Bergen Anesthesia and Pain Management P.O. Box 135 Oradell, NJ 07649 Attn: Debra Broking NCICS

Provider # J29724

Re: Health Net ID #: #

Date (s) of Service: February 2, 2010

Provider (s): Bergen Anesthesia and Pain Management

Dear Debra:

This letter is in regards to a grievance filed August 12, 2010, requesting Health Net of New Jersey, Inc. to provide additional reimbursement for services rendered to the above-referenced member. As you are aware, the claim was processed according to the member's Out-of-Network benefit.

After a review this grievance, the documentation submitted and the member's claims for the above date of service, I have made the determination the claim was processed correctly. If a member prefers to utilize a Health Net non-participating provider the member is responsible for the payment of the applicable calendar year cash deductible and/or coinsurance per the Evidence of Coverage. The member opted to use a non-participating facility and a non-participating surgeon therefore the related claims are also processed according to the member's Out-of-Network benefit. Therefore additional reimbursement will not be issued.

This determination represents the final decision of Health Net's internal provider grievance process. If you have any questions regarding this letter, please call me at (800) 811-9826, extension 59806.

Sincerely,

Alicia Lorello Grievance Specialist

Billing Dispute External Review Board (BDERB)

Health Net contracts with Independent Medical Expert Consulting Services, Inc. (IMEDECS) to perform billing dispute external reviews of qualifying disputes. Your claim may qualify for submission to BDERB. Detailed information and submission forms may be found at www.healthnetphysiciansettlement.com or you may call Independent Medical Expert Consulting Services, Inc. at 215-855-4633.

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